

Debtor.

Chapter 13 Plan

Address: Debtor 645 Eva Street, Memphis, TN 38112

Plan Payment:

By: () Direct Pay

Or by: (X) Payroll Deduction NBG / Home, 11759 US Hwy 63, Bono, AR 72416

1. This Plan [Rule 3015.1 Notice]:

(A) Contains a Non-standard Provision [See provision 19]. (X) Yes () No

(B) Limits the Amount of a Secured Claim Based on a Valuation of the Collateral for the Claim (X) Yes () No
[See provisions 7 and 8].

(C) Avoids a Security Interest or Lien. [See provision 12]. () Yes (X) No

2. Administrative Expenses: Pay Filing Fee and Debtor Attorney's Fee Pursuant to Confirmation Order.

3. Auto Insurance: ☐ Included in Plan Or ☒ Not Included in Plan if proof provided by Debtor

- | | |
|--|---------------------|
| 4. Domestic Support Paid By: () Debtor Directly () Wage Assignment () Trustee To: | <u>Monthly Pmt.</u> |
| _____ ongoing payment begins _____ | _____ |
| _____ Approximate arrearage _____ | _____ |
| _____ ongoing payment begins _____ | _____ |
| _____ Approximate arrearage _____ | _____ |

- | | | | |
|---------------------|--------|------------|--------------|
| 5. Priority Claims: | | | Monthly Pmt. |
| MS Dept. Of Revenue | Amount | \$4,000.00 | \$67.00 |
| | Amount | | |

- | | | |
|--------------------------|--|---------------------|
| 6. Home Mortgage Claims: | () Paid Directly by Debtor or () Paid by Trustee To: | <u>Monthly Pmt.</u> |
| _____ | ongoing payment begins _____ | _____ |
| _____ | Approximate arrearage _____ Interest _____ | _____ |
| _____ | ongoing payment begins _____ | _____ |
| _____ | Approximate arrearage _____ Interest _____ | _____ |

- | 7. Secured Claims [Retain Lien 11 U.S.C. §1325 (a)(5)]: | Collateral Value | Interest Rate | Monthly Pmnt. |
|---|------------------|---------------|---------------|
| | | | |

8. Secured Automobile Claims for Debt Incurred Within 910 Days of Filing, and Other Secured Claims for Debt Incurred Within One Year of Filing [Retain Lien 11 U.S.C. §1325 (a)(5)]:

	Collateral Value	Interest Rate	Monthly Pmnt.
Conn's (household goods)	\$ 900.00	0.00%	\$20.00

9. Secured Claims for Which Collateral Will Be Surrendered; Stay Is Terminated Upon Confirmation for the Limited Purpose of Gaining Possession and Commercially Reasonable Disposal of Collateral:

Collateral	
Collateral	

10. Special Class Unsecured Claims:
- | | Collateral Value | Interest Rate | Monthly Pmnt. |
|--|------------------|---------------|---------------|
| | | | |

11. Student Loan Claims and Other Long Term Claims:

	() Not Provided For	() General Unsecured Creditor
	() Not Provided For	() General Unsecured Creditor

12. The Judicial Liens or Non-possessory, Non-purchase Money Security Interests Held by the Following Creditors Are Avoided to the Extent Allowable Pursuant to 11 U.S.C. §522(f):

13. Absent a Specific Court Order Otherwise, All Timely Filed Claims, Other than Those Specifically Provided for Above, Shall Be Paid as General Unsecured Claims.

14. Estimated Total General Unsecured Claims: _____.

15. The Percentage to Be Paid to Non-priority, General Unsecured Claims Is: () _____;
Or (X) Trustee Shall Determine the Percentage to Be Paid after Passage of Final Bar Date.

16. This Plan Assumes or Rejects Executory Contracts:

American Financial	(X) Assume	() Reject
CB Properties	(X) Assume	() Reject
Progressive Leasing	(X) Assume	() Reject

17. Completion: Plan shall be completed upon payment of the above, approximately 60 months.

18. Failure to Timely File a Written Objection to Confirmation Shall Be Deemed Acceptance of Plan.

19. Non-standard Provisions:

For the purposes of provision 8, all collateral will be assumed to have exceeded the time limits set forth in the hanging paragraph following § 1325(a)(9), unless the debtor is in possession of the original contract

Any Non-standard Provision Stated Elsewhere Is Void.

20. Certification: This Plan Contains No Non-standard Provisions Except Those Stated in Provision 19.

/s/ Jimmy E. McElroy TN Bar #011908
Debtor's Attorney's Signature

Date November 22, 2019